

CLAIMS

What is claimed is:

1. A method for receiving a secure passcode from a user, comprising the steps of:
generating, in a server system, an image having multiple symbols in pseudo-random locations within the image;
sending the image to a client system;
receiving, from the client system, data indicating a selected portion of the image;
determining an input character corresponding to the selected portion of the image; and
repeating the previous steps to determine subsequent input characters,
wherein each generating step generates a new image with the multiple symbols in different pseudo-random locations.
2. The method of claim 1, further comprising the step of combining the input characters to determine a passcode.
3. The method of claim 1, further comprising the steps of:
combining the input characters to determine a passcode;
comparing the passcode to a stored authorization code; and
sending, to the client system, a result code indicating the result of the comparison.
4. The method of claim 1, wherein the server system authorizes a money transfer operation according to the input characters.
5. The method of claim 1, wherein the symbols are alpha-numeric characters.
6. The method of claim 1, wherein the image represents an alpha-numeric keypad.
7. A method for receiving a secure passcode from a user, comprising the steps of:
displaying, on a graphical user interface, a user input screen with multiple selectable symbols in pseudo-random locations;
receiving, through a cursor-manipulation input, a user selection of one of the multiple selectable symbols;
sending data corresponding to the user selection to a server system;
repeating the previous steps to allow the user to select a series of the multiple selectable symbols,
wherein each displaying step displays the user input screen with the multiple selectable symbols in different pseudo-random locations.
8. The method of claim 7, further comprising the step of combining the series of multiple selectable symbols to determine a passcode.

- 1 9. The method of claim 7, further comprising the steps of:
2 combining the multiple selectable symbols to determine a passcode;
3 comparing the passcode to a stored authorization code; and
4 selectively authorizing a user operation according to the result of the comparison.
- 1 10. The method of claim 7, wherein a money transfer operation is selectively authorized
2 according to the series of multiple selectable symbols.
- 1 11. The method of claim 7, wherein the symbols are alpha-numeric characters.
- 1 12. The method of claim 7, wherein the user input screen represents an alpha-numeric keypad.
- 1 13. A computer program product having computer-readable code in a computer-readable
2 medium, comprising:
3 instructions for generating, in a server system, an image having multiple symbols in pseudo-
4 random locations within the image;
5 instructions for sending the image to a client system;
6 instructions for receiving, from the client system, data indicating a selected portion of the
7 image;
8 instructions for determining an input character corresponding to the selected portion of the
9 image; and
10 instructions for repeating the previous steps to determine subsequent input characters,
11 wherein each generating step generates a new image with the multiple symbols in different
12 pseudo-random locations.
- 1 14. The computer program product of claim 13, further comprising instructions for combining
2 the input characters to determine a passcode.
- 1 15. The computer program product of claim 13, further comprising:
2 instructions for combining the input characters to determine a passcode;
3 instructions for comparing the passcode to a stored authorization code; and
4 instructions for sending, to the client system, a result code indicating the result of the
5 comparison.
- 1 16. The computer program product of claim 13, wherein the server system authorizes a money
2 transfer operation according to the input characters.
- 1 17. The computer program product of claim 13, wherein the symbols are alpha-numeric characters.
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- 1 18. The computer program product of claim 13, wherein the image represents an alpha-numeric
2 keypad.

- 1 19. A computer program product having computer-readable code in a computer-readable
2 medium, comprising:
3 instructions for displaying, on a graphical user interface, a user input screen with multiple
4 selectable symbols in pseudo-random locations;
5 instructions for receiving, through a cursor-manipulation input, a user selection of one of the
6 multiple selectable symbols;
7 instructions for sending data corresponding to the user selection to a server system;
8 instructions for repeating the previous steps to allow the user to select a series of the multiple
9 selectable symbols,
10 wherein each displaying step displays the user input screen with the multiple selectable
11 symbols in different pseudo-random locations.
- 1 20. The computer program product of claim 19, further comprising instructions for combining
2 the series of multiple selectable symbols to determine a passcode.
- 1 21. The computer program product of claim 19, further comprising:
2 instructions for combining the multiple selectable symbols to determine a passcode;
3 instructions for comparing the passcode to a stored authorization code; and
4 instructions for selectively authorizing a user operation according to the result of the compar-
5 ison.
- 1 22. The computer program product of claim 19, wherein a money transfer operation is selectively
2 authorized according to the series of multiple selectable symbols.
- 1 23. The computer program product of claim 19, wherein the symbols are alpha-numeric charac-
2 ters.
- 1 24. The computer program product of claim 19, wherein the user input screen represents an
2 alpha-numeric keypad.